

OFFICE OF THE STANDING CHAPTER 13 TRUSTEE

6851 N.E. Loop 820, Suite 300

North Richland Hills, TX 76180-6608

(817) 770-8500

(817) 498-1362 FAX

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF TEXAS
FORT WORTH DIVISION**

IN RE:

RICKY LAROY DORY, xxx-xx-5313

**§
§
§
§
§**

Case No: 21-41387-MXM

VICKI RENEE DORY, xxx-xx-7490

**Court Hearing: Thursday, January 20, 2022
at 8:30 AM**

Debtors

**NOTICE OF HEARING ON
"TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS
AND PLAN MODIFICATION"**

TO ALL PARTIES IN INTEREST:

Pursuant to General Order 2021-05 Section 16(e), unless an objection is timely filed as to the amount and classification of any claim or to any Plan Modification, the claim or Plan Modification will be allowed or approved as described in the TRCC and such amount and classification will be final and binding on all parties, unless Section 502j of the Bankruptcy Code applies.

TO BE CONSIDERED, ANY OBJECTION OR RESPONSE MUST BE MADE IN WRITING, FILED WITH THE COURT AT US Bankruptcy Clerk, 501 W. 10th Street, Fort Worth, TX 76102, AND A COPY SERVED ON THE FOLLOWING PARTIES WITHIN THIRTY (30) DAYS FROM THE DATE OF SERVICE HEREOF, OR ON OR BEFORE January 10, 2022.

ANY WRITTEN OBJECTION OR RESPONSE NOT RESOLVED WILL BE HEARD BY THE HONORABLE MARK X MULLIN ON Thursday, January 20, 2022 at US Courthouse, 501 W. 10th Street, Courtroom 128, Fort Worth, TX 76102.

DEBTORS: RICKY LAROY DORY & VICKI RENEE DORY, 7224 CHURCH ST, FORT WORTH, TX 76112

ATTORNEY: BRYEANS AND GARCIA PLLC, 100 E 15TH ST #660, FORT WORTH, TX 76102

COURT: US Bankruptcy Clerk, 501 W. 10th Street, Fort Worth, TX 76102

TRUSTEE: TRUSTEE'S OFFICE, 6851 N.E. Loop 820, Suite 300, North Richland Hills, TX 76180-6608

/s/ Tim Truman

Tim Truman, Trustee/State Bar # 20258000

OFFICE OF THE STANDING CHAPTER 13 TRUSTEE

6851 N.E. Loop 820, Suite 300

North Richland Hills, TX 76180-6608

(817) 770-8500

(817) 498-1362 FAX

CASE NO: 21-41387-MXM

Page 2

RICKY LAROY DORY

VICKI RENEE DORY

Trustee's Recommendation Concerning Claims, and Plan Modification

CERTIFICATE OF SERVICE

I hereby certify that a true and correct copy of the above and foregoing "Notice of Hearing on Trustee's Recommendation Concerning Claims" and a copy of the attached "Trustee's Recommendation Concerning Claims , and Plan Modification" was served on the parties listed below in the manner listed below on or before December 10 , 2021.

/s/ Tim Truman

Tim Truman, Trustee/State Bar # 20258000

BY FIRST CLASS MAIL:

ALLY BANK, Attn: Officer/President, C/O AIS PORTFOLIO SERVICES, 4515 N SANTA FE AVE DEPT APS, OKLAHOMA CITY, OK 73118-0000

ALLY BANK, Attn: Officer/President, PAYMENT PROCESSING CENTER, PO BOX 78367, PHOENIX, AZ 85062-0000

AMERICAN EXPRESS, Attn: Officer/President, PO BOX 981540, EL PASO, TX 79998

AMERICAN EXPRESS NATIONAL BANK, Attn: Officer/President, BECKET AND LEE, PO BOX 3001, MALVERN, PA 19355-0000

ARS ACCOUNT RESOLUTION, Attn: Officer/President, PO BOX 459079, SUNRISE, FL 33345-0000

ATLANTIC CAPITAL BANK, Attn: Officer/President, PO BOX 550889, ATLANTA, GA 30355

ATTORNEY GENERAL OF TEXAS, Attn: Officer/President, COLLECTIONS DIV/BANKRUPTCY SEC, PO BOX 12548, AUSTIN, TX 78711

AVANT/WEBBANK, Attn: Officer/President, 222 N LASALLE DR STE 1600, CHICAGO, IL 60601-0000

CAPITAL ONE, Attn: Officer/President, PO BOX 30285, SALT LAKE CITY, UT 84130

CREDIT SYSTEMS INTERNATIONAL, Attn: Officer/President, PO BOX 1088, ARLINGTON, TX 76004

ECCU, Attn: Officer/President, PO BOX 1777, FT WORTH, TX 76101

FIRST FINANCIAL INVESTMENT FUND HOLDINGS, Attn: Officer/President, JEFFERSON CAPITAL SYSTEMS, PO BOX 772813, CHICAGO, IL 60677-0000

FIRST FINANCIAL INVESTMENT FUND HOLDINGS, Attn: Officer/President, JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, ST CLOUD, MN 56302

FLEX SHOPPER, Attn: Officer/President, 901 W YAMATO RD STE 260, BOCA RATON, FL 33431-0000

FORT WORTH COMMUNITY CU, Attn: Officer/President, PO BOX 210848, BEDFORD, TX 76095

FORTIVA, Attn: Officer/President, PO BOX 105555, ATLANTA, GA 30348-0000

INTERCOASTAL FINANCIAL, Attn: Officer/President, 7954 TRANSIT RD #144, WILLIAMSVILLE, NY 14221-0000

INTERNAL REVENUE SERVICE, Attn: Officer/President, PO BOX 7346, PHILADELPHIA, PA 19101

JP MORGAN CHASE, Attn: Officer/President, PO BOX 901032, FORT WORTH, TX 76101-0000

JPMORGAN CHASE BANK, Attn: Officer/President, PO BOX 29505 AZ1-5757, PHOENIX, AZ 85038-0000

JUDY MENIKOS, Attn: Officer/President, 2920 ROSEHILL DR, FORT WORTH, TX 76112-0000

KOHLS, Attn: Officer/President, PERITUS PORTFOLIO SERVICES II, PO BOX 141509, IRVING, TX 75014-0000

LINEBARGER GOGGAN BLAIR ET AL, Attn: Officer/President, 100 THROCKMORTON STE #300, FT WORTH, TX 76102-0000

LVNV FUNDING LLC, Attn: Officer/President, RESURGENT CAPITAL SERVICES, PO BOX 10587, GREENVILLE, SC 29603

MARINER FINANCE, Attn: Officer/President, 8211 TOWN CENTER DR, NOTTINGHAM, MD 21236-0000

MERRICK BANK, Attn: Officer/President, C/O RESURGENT CAPITAL SERVICES, PO BOX 10368, GREENVILLE, SC 29603

MIDLAND CREDIT MANAGEMENT, Attn: Officer/President, PO BOX 2037, WARREN, MI 48090-0000

MIDNIGHT VELVET, Attn: Officer/President, 1112 7TH AVE, MONROE, WI 53566

MISSION LANE, Attn: Officer/President, PO BOX 105286, ATLANTA, GA 30304-0000

MONTGOMERY WARD, Attn: Officer/President, C/O CREDITORS BANKRUPTCY SERVICE, PO BOX 800849, DALLAS, TX 75380-0000

NORDSTROM FSB, Attn: Officer/President, JEFFERSON CAPITAL SYSTEMS, PO BOX 772813, CHICAGO, IL 60677-0000

NORDSTROM FSB, Attn: Officer/President, JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD, MN 56302-0000

PORTFOLIO RECOVERY ASSOC, Attn: Officer/President, PO BOX 41067, NORFOLK, VA 23541-0000

PORTFOLIO RECOVERY ASSOCIATES, Attn: Officer/President, PO BOX 12914, NORFOLK, VA 23541-0000

PREMIER BANKCARD, Attn: Officer/President, JEFFERSON CAPITAL SYSTEMS, PO BOX 772813, CHICAGO, IL 60677

PREMIER BANKCARD, Attn: Officer/President, JEFFERSON CAPITAL SYSTEMS, PO BOX 7999, SAINT CLOUD, MN 56302-0000

QUANTUM3 GROUP, Attn: Officer/President, PO BOX 2489, KIRKLAND, WA 98083-0000

QUANTUM3 GROUP LLC, Attn: Officer/President, PO BOX 788, KIRKLAND, WA 98083

REPUBLIC FINANCE, Attn: Officer/President, 282 TOWER RD, PONCHATOUA, LA 70454-0000

RICKY LAROY DORY, VICKI RENEE DORY, Attn: Officer/President, 7224 CHURCH ST, FORT WORTH, TX 76112-0000

SEVENTH AVENUE, Attn: Officer/President, C/O CREDITORS BANKRUPTCY SERVICE, PO BOX 800849, DALLAS, TX 75380-0000

TARRANT COUNTY TAX COLLECTOR, Attn: Officer/President, DELINQUENT TAX DEPARTMENT, 100 E WEATHERFORD ST, FORT WORTH, TX 76196

CASE NO: 21-41387-MXM

Page 3

RICKY LAROY DORY

VICKI RENEE DORY

Trustee's Recommendation Concerning Claims, and Plan Modification

BY FIRST CLASS MAIL: (cont'd.)

TEXAS ALCOHOLIC BEVERAGE COMM, Attn: Officer/President, LICENSES AND PERMITS DIVISION, PO BOX 13127, AUSTIN, TX 78711

TEXAS COMPTROLLER PUBLIC ACCTS, Attn: Officer/President, REVENUE ACCOUNTING DIV/BANKRUP, PO BOX 13528, AUSTIN, TX 78711

TEXAS WORKFORCE COMMISSION, Attn: Officer/President, TAX DEPT COLLECTION FKA TEC, BANKRUPTCY ROOM 556-A, AUSTIN, TX 78778-0000

VIVE FINANCIAL, Attn: Officer/President, 380 DATA DR #200, DRAPER, UT 84020-0000

VIVE FINANCIAL, Attn: Officer/President, PO BOX 268808, OKLAHOMA CITY, OK 73126-0000

ELECTRONIC SERVICE:

BRYEANS AND GARCIA PLLC, 100 E 15TH ST #660, FORT WORTH, TX 76102

SYNCHRONY BANK, C/O PRA RECEIVABLES MANAGEMENT, PO BOX 41021, NORFOLK, VA 23541

LINEBARGER GOGGAN BLAIR & SAMPSON LLP, 2777 N STEMMONS FWY #1000, DALLAS, TX 75207

AIS PORTFOLIO SERVICES, 4515 N SANTA FE AVE DEPT APS, OKLAHOMA CITY, OK 73118

United States Trustee, 1100 COMMERCE STREET, ROOM 976, DALLAS, TX 75242

CASE NO: 21-41387-MXM

Page 4

RICKY LAROY DORY

VICKI RENEE DORY

Trustee's Recommendation Concerning Claims, and Plan Modification

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF TEXAS
FORT WORTH DIVISION**

IN RE: § **Case No: 21-41387-MXM**
RICKY LAROY DORY, xxx-xx-5313 §
VICKI RENEE DORY, xxx-xx-7490 §
7224 CHURCH ST § **Chapter 13**
FORT WORTH, TX 76112 §
Debtors §

TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS

The Trustee hereby recommends allowance of the following claims in Section III . (Claims listed in Sections I and II are for information only.)

CLAIMANTS RECEIVING THIS RECOMMENDATION SHOULD LOCATE THEIR NAMES AND CLAIMS HEREIN .

I.

NO PRIORITY OR GENERAL UNSECURED PROOF OF CLAIM FILED

The following priority and general unsecured creditors were scheduled by the Debtors and no Proof of Claim has been filed by them or on their behalf as required by Bankruptcy Rule 3002 (a). The "bar date" for filing claims pursuant to Bankruptcy Rule 3002 (c) has passed. Any such claim provided for in the confirmed or modified plan will not be paid by the Trustee until a proof of claim is filed . Any late filed claim will be paid pursuant to the Order of Payment for a late filed claim as stated in the confirmed Plan , or by further Order of the Court.

T'EE CLAIM #	CREDITOR'S NAME	SCHEDULED CLASS	SCHEDULED AMOUNT
7	AMERICAN EXPRESS	UNSECURED	\$592.00
4	ARS ACCOUNT RESOLUTION	UNSECURED	\$254.00
8	ATLANTIC CAPITAL BANK	UNSECURED	\$724.00
9	ATLANTIC CAPITAL BANK	UNSECURED	\$187.00
10	AVANT/WEBBANK	UNSECURED	\$310.00
11	CAPITAL ONE	UNSECURED	\$956.00
14	CREDIT SYSTEMS INTERNATIONAL	UNSECURED	\$75.00
15	CREDIT SYSTEMS INTERNATIONAL	UNSECURED	\$61.00
16	CREDIT SYSTEMS INTERNATIONAL	UNSECURED	\$38.00
17	CREDIT SYSTEMS INTERNATIONAL	UNSECURED	\$42.00
18	EECU	UNSECURED	\$301.00
19	EECU	UNSECURED	\$251.00
23	FORTIVA	UNSECURED	\$233.00
31	MIDNIGHT VELVET	UNSECURED	\$358.00
32	MISSION LANE	UNSECURED	\$409.00

II.

NO SECURED CLAIM FILED

The following secured creditors were scheduled by the Debtors and no Proof of Claim has been filed by them or on their behalf . The "bar date" for filing claims pursuant to Bankruptcy Rule 3002 (c) has passed. Any such claim provided for in the confirmed or modified plan will not be paid by the Trustee until a proof of claim is filed . Any late filed claim will be paid pursuant to the Order of Payment for a late filed claim as stated in the confirmed Plan , or by further Order of the Court.

CASE NO: 21-41387-MXM

Page 5

RICKY LAROY DORY

VICKI RENEE DORY

Trustee's Recommendation Concerning Claims, and Plan Modification

<u>TEE CLAIM #</u>	<u>SECURED CLASS</u>	<u>COMMENT/ COLLATERAL</u>	<u>CLAIM AMOUNT</u>	<u>VALUE</u>	<u>INTEREST RATE</u>	<u>TREATMENT</u>
3	JUDY MENIKOS	HOMESTEAD CURRENT		NOT FILED		DIRECT-DR

III.**TRUSTEE'S RECOMMENDATIONS CONCERNING ALLOWABLE CLAIMS**

The Trustee hereby recommends the ALLOWANCE of the following claims for the amount (s) and in the class(es) as listed below:
 (NOTE: Value, treatment and interest rate were determined at confirmation. "Value", "Interest Rate", and "Treatment" are shown below for information only.)

<u>CLAIM #</u>	<u>SECURED CLASS</u>	<u>COLLATERAL</u>	<u>CLAIM AMOUNT</u>	<u>VALUE</u>	<u>INTEREST RATE</u>	<u>TREATMENT</u>
15	ALLY BANK	17 CHEVY SILVERADO	\$24,057.71		4.25%7/1/2021 -9/30/2022	\$362.50
					10/1/2022 -10/31/2022	\$413.41
					11/1/2022 -6/30/2026	\$502.35
21	JP MORGAN CHASE	17 CHEVROLET TRAVERSE	\$20,177.30		4.25%7/1/2021 -9/30/2022	\$287.50
					10/1/2022 -10/31/2022	\$329.63
					11/1/2022 -6/30/2026	\$415.65
8	MARINER FINANCE	MENS RING/SCHED UNSEC	\$1,180.68		0.00%	NOT PROVIDED/PAID
6	REPUBLIC FINANCE	UCC/PERS PROPERTY/SCHED UNSEC	\$4,232.59		0.00%	NOT PROVIDED/PAID
7	TARRANT COUNTY TAX COLLECTOR	HOMESTEAD/21	\$1,718.40	\$121,137.00		DIRECT-DR

<u>CLAIM #</u>	<u>EXECUTORY CONTRACTS</u>	<u>COLLATERAL</u>	<u>CLAIM AMOUNT</u>	<u>VALUE</u>	<u>INTEREST RATE</u>	<u>TREATMENT</u>
9	FLEX SHOPPER	CONTRACT/REJECTED	\$1,576.86		0.00%	SURRENDER

CASE NO: 21-41387-MXM

Page 6

RICKY LAROY DORY

VICKI RENEE DORY

Trustee's Recommendation Concerning Claims, and Plan Modification

<u>CLAIM #</u>	<u>UNSECURED CLASS</u>	<u>CLAIM AMOUNT</u>	<u>COMMENT</u>
27	ALLY BANK	\$7,159.16	
14	AMERICAN EXPRESS NATIONAL BANK	\$2,361.72	
26	PORTFOLIO RECOVERY ASSOCIATES	\$682.74	CAPITAL ONE
28	QUANTUM3 GROUP	\$84.64	COMENITY/LANE BRYANT
17	PREMIER BANKCARD	\$1,299.23	FIRST PREMIER
18	PREMIER BANKCARD	\$978.92	FIRST PREMIER
1	FORT WORTH COMMUNITY CU	\$3,151.83	
31	KOHLS	\$2,562.38	
30	KOHLS	\$1,647.59	
12	MERRICK BANK	\$2,067.77	
13	MERRICK BANK	\$2,051.91	
25	MIDLAND CREDIT MANAGEMENT	\$1,509.33	CITIBANK/JEWELERS
24	MIDLAND CREDIT MANAGEMENT	\$1,395.67	CREDIT ONE
20	NORDSTROM FSB	\$3,323.05	TD BANK
4	LVNV FUNDING LLC	\$1,058.20	CREDIT ONE
5	VIVE FINANCIAL	\$3,949.04	
11	SEVENTH AVENUE	\$1,760.35	
10	MONTGOMERY WARD	\$358.20	
16	FIRST FINANCIAL INVESTMENT FUND HOLDINGS	\$2,904.89	WEBBANK
19	AMERICAN EXPRESS NATIONAL BANK	\$978.21	
22	MIDLAND CREDIT MANAGEMENT	\$1,614.76	CREDIT ONE
23	MIDLAND CREDIT MANAGEMENT	\$1,235.95	CREDIT ONE
32	INTERCOASTAL FINANCIAL	\$800.15	GENESIS FINANCIAL
33	PORTFOLIO RECOVERY ASSOCIATES	\$466.34	BANK OF MISSOURI

IV.

OBJECTIONS PENDING OR CLAIM DISALLOWED

The following claims are not deemed allowed because there are objections pending or the claim has been disallowed by the Court:

<u>CLAIM #</u>	<u>UNSECURED CLASS</u>	<u>COLLATERAL</u>	<u>CLAIM AMOUNT</u>	<u>TREATMENT/ COMMENT</u>
3	LVNV FUNDING LLC		\$1,152.46	ORDER DISALLOWED
2	LVNV FUNDING LLC		\$446.39	ORDER DISALLOWED
29	LVNV FUNDING LLC		\$1,217.88	ORDER DISALLOWED

CASE NO: 21-41387-MXM

Page 7

RICKY LAROY DORY

VICKI RENEE DORY

Trustee's Recommendation Concerning Claims, and Plan Modification

V.

PLAN IS SUFFICIENT

Plan is Sufficient, Debtor Modification is not needed to cure any insufficiency at this time .

Respectfully submitted,
Office of the Chapter 13 Trustee, Fort Worth, TX

/s/ Tim Truman
Tim Truman, Trustee
State Bar # 20258000

Dated: December 09, 2021